

Attorney for Debtor  
Pia J. North, Esq. #29672  
North Law  
5913 Harbour Park Drive  
Midlothian, VA 23112  
Tel: (804) 739-3700  
Fax: (804)739-2550  
Help@PiaNorth.com

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Richmond Division

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IN RE: Tomiko D.James, Debtor

Case# 16-35535  
Chapter 7

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Navy Federal Credit Union

v.

Tomiko D. James

**Answer to Motion of Navy Federal Credit Union For Relief from Automatic Stay**

COMES NOW the Debtor Tomiko D.James, by counsel, Pia J. North, Esq. and answers as follows:

1. Debtor admits that Tomiko D.James filed a Chapter 7 bankruptcy on November 10, 2016 and that Bruce Robinson was appointed Chapter 7 Trustee.
2. Debtor does not have sufficient information to either admit or deny the other allegations contained in the Motion for Relief. As such, all allegations not specifically admitted are presumed to be denied and the Debtor demands strict proof thereof.
3. The Debtor's Statement of Intention indicates her intention to redeem the vehicle. In order to qualify for redemption financing, the Debtor must maintain her employment. The Debtor uses the vehicle to commute to job sites in Maryland and elsewhere and also uses the vehicle for transportation to various work sites throughout the day.

4. Movant has not shown the irreparable harm necessary to justify lifting the stay. Even if Movant is entitled to relief from the stay at this time, the stay should not be terminated to allow the creditor to transfer or otherwise dispose of the vehicle prior to the resolution of the Debtor's anticipated redemption of the vehicle. Further, possession of the vehicle is necessary for the Debtor to remain employed as a basis to qualify for redemption financing. The Court should grant less drastic relief by conditioning or modifying the stay until that Debtor has completed the redemption process.

WHEREFORE, the Debtor prays that the plaintiff's motion be dismissed, that the Debtor be allowed an opportunity to exercise her intention to redeem the vehicle; and that the Debtor be granted all other relief as this Court deems just and proper as well as the right to enlarge and or modify the response to the motion if necessary.

Respectfully Submitted:

Tomiko D.James

By: /s/ Pia J. North  
Pia J. North, Esq. #29672  
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Midlothian, VA 23112  
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CERTIFICATE OF SERVICE

I hereby certify that on 11/16/2016, I served by ECF or mailed the foregoing document by electronic mail or postage pre-paid first class mail, to the United States Trustee at 701 E. Broad Street, Room 4304, Richmond, VA 23219; Bruce Robinson, the Chapter 7 Trustee.

/s/ Pia J. North,  
Pia J. North